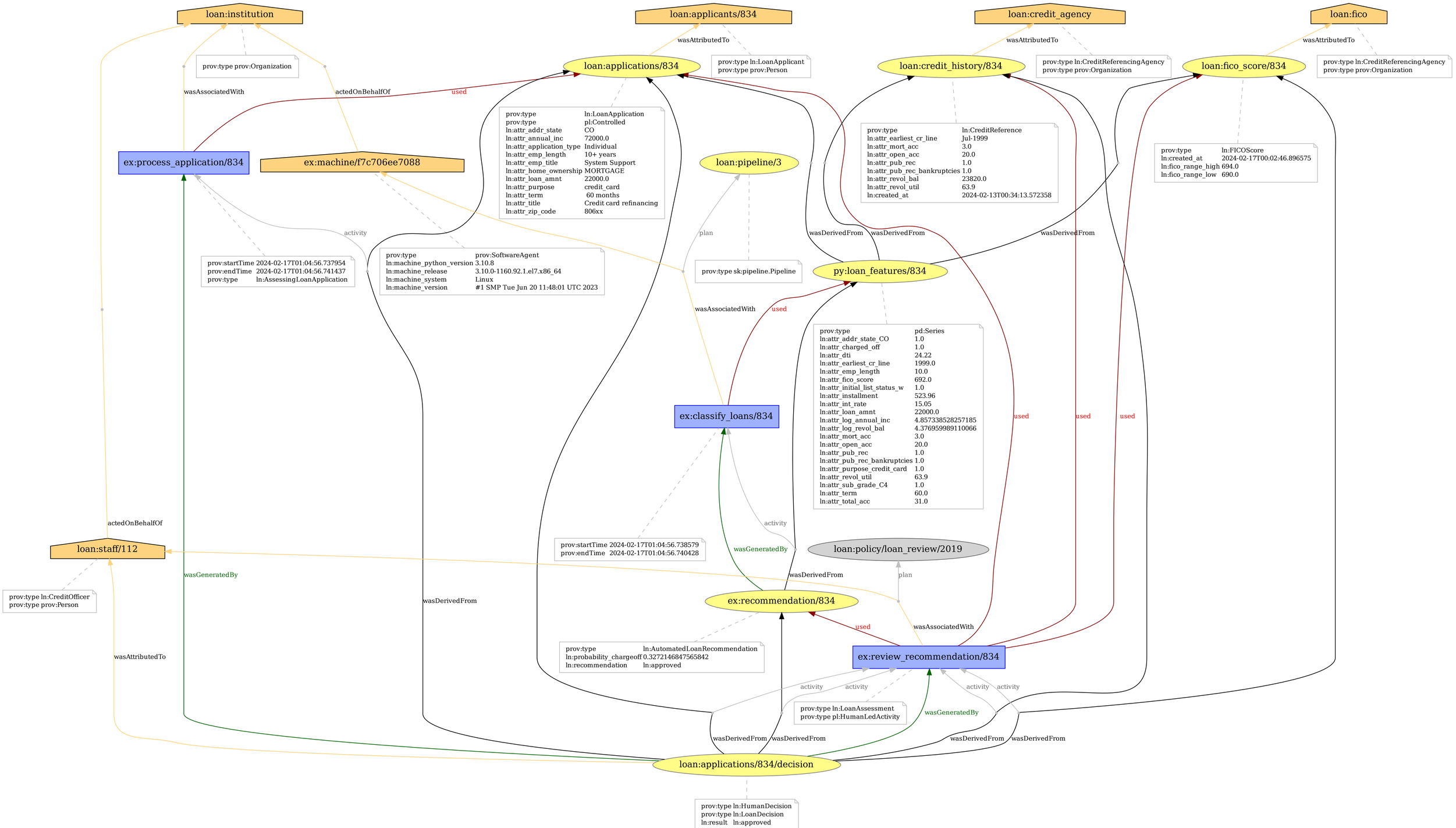
loan:institution
prov:type prov:Organization
loan:applicants/834
wasAttributedTo
loan:applications/834
prov:type ln:LoanApplicant
prov:type prov:Person
loan:credit_agency
wasAttributedTo
loan:credit_history/834
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
loan:fico
wasAttributedTo
loan:fico_score/834
prov:type ln:CreditReferencingAgency
prov:type prov:Organization
wasAssociatedWith
actedOnBehalfOf
used
prov:type ln:LoanApplication
prov:type pl:Controlled
ln:attr_addr_state CO
ln:attr_annual_inc 72000.0
ln:attr_application_type Individual
ln:attr_emp_length 10+ years
ln:attr_emp_title System Support
ln:attr_home_ownership MORTGAGE
ln:attr_loan_amnt 22000.0
ln:attr_purpose credit_card
ln:attr_term 60 months
ln:attr_title Credit card refinancing
ln:attr_zip_code 806xx
prov:type ln:CreditReference
ln:attr_earliest_cr_line Jul-1999
ln:attr_mort_acc 3.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_revol_bal 23820.0
ln:attr_revol_util 63.9
ln:created_at 2024-02-13T00:34:13.572358
prov:type ln:FICOScore
ln:created_at 2024-02-17T00:02:46.896575
ln:fico_range_high 694.0
ln:fico_range_low 690.0
ex:process_application/834
ex:machine/f7c706ee7088
loan:pipeline/3
activity
plan
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
prov:startTime 2024-02-17T01:04:56.737954
prov:endTime 2024-02-17T01:04:56.741437
prov:type ln:AssessingLoanApplication
prov:type prov:SoftwareAgent
ln:machine_python_version 3.10.8
ln:machine_release 3.10.0-1160.92.1.el7.x86_64
ln:machine_system Linux
ln:machine_version #1 SMP Tue Jun 20 11:48:01 UTC 2023
prov:type sk:pipeline.Pipeline
py:loan_features/834
wasAssociatedWith
used
prov:type pd:Series
ln:attr_addr_state_CO 1.0
ln:attr_charged_off 1.0
ln:attr_dti 24.22
ln:attr_earliest_cr_line 1999.0
ln:attr_emp_length 10.0
ln:attr_fico_score 692.0
ln:attr_initial_list_status_w 1.0
ln:attr_installment 523.96
ln:attr_int_rate 15.05
ln:attr_loan_amnt 22000.0
ln:attr_log_annual_inc 4.857338528257185
ln:attr_log_revol_bal 4.376959989110066
ln:attr_mort_acc 3.0
ln:attr_open_acc 20.0
ln:attr_pub_rec 1.0
ln:attr_pub_rec_bankruptcies 1.0
ln:attr_purpose_credit_card 1.0
ln:attr_revol_util 63.9
ln:attr_sub_grade_C4 1.0
ln:attr_term 60.0
ln:attr_total_acc 31.0
used
used
used
ex:classify_loans/834
activity
actedOnBehalfOf
prov:startTime 2024-02-17T01:04:56.738579
prov:endTime 2024-02-17T01:04:56.740428
wasGeneratedBy
loan:policy/loan_review/2019
loan:staff/112
wasGeneratedBy
wasDerivedFrom
plan
prov:type ln:CreditOfficer
prov:type prov:Person
wasDerivedFrom
ex:recommendation/834
used
wasAssociatedWith
prov:type ln:AutomatedLoanRecommendation
ln:probability_chargeoff 0.3272146847565842
ln:recommendation ln:approved
wasAttributedTo
ex:review_recommendation/834
activity
activity
activity
activity
prov:type ln:LoanAssessment
prov:type pl:HumanLedActivity
wasGeneratedBy
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
wasDerivedFrom
loan:applications/834/decision
prov:type ln:HumanDecision
prov:type ln:LoanDecision
ln:result ln:approved